

**Information to identify the case:**

Debtor 1	<b>Blanca Bacon</b>	Social Security number or ITIN	xxx-xx-9179
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-20044-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Blanca Bacon

9/1/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Blanca Bacon  
 Debtor

Case No. 17-20044-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Sep 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2017.

db +Blanca Bacon, 1251 W Cornell St, Vineland, NJ 08360-2328  
 516828445 +BP Fisher Law Group LLP, 1900 Main St #610, Irvine, CA 92614-7319  
 516857022 +Best Buy, 100 Consumer Square, Mays Landing, NJ 08330-3324  
 516857026 +North Star Capital Acquisition, 6851 Jericho Turnpike, Syosset, NY 11791-4494  
 516857031 +Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846  
 516857027 +Premier Notice, PO Box 7999, Saint Cloud, MN 56302-7999  
 516828446 +Wilmington Savings Fund Society, 145 Clinton Street, Delaware City, DE 19706-7705

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 01 2017 23:47:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 01 2017 23:47:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516857021 E-mail/Text: bankruptcyecare@affinityfcu.com Sep 01 2017 23:46:41 Affinity Federal Credit Union, PO Box 621, Basking Ridge, NJ 07920-0621  
 516857030 +EDI: GMACFS.COM Sep 01 2017 23:23:00 Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004  
 516857023 EDI: HFC.COM Sep 01 2017 23:23:00 Boscov's, PO Box 17642, Baltimore, MD 21297-1642  
 516857025 EDI: CAPITALONE.COM Sep 01 2017 23:23:00 Capital One, PO Box 85015, Richmond, VA 23285-5015  
 516857024 EDI: CITICORP.COM Sep 01 2017 23:28:00 BP, PO Box 9014, Amoco Card, Des Moines, IA 50368  
 516857028 EDI: SEARS.COM Sep 01 2017 23:23:00 Sears, PO Box 3005, Langhorne, PA 19047-9105  
 516831247 +EDI: RMSC.COM Sep 01 2017 23:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516857029 +EDI: WTRRN BANK.COM Sep 01 2017 23:28:00 Target, PO Box 673, Minneapolis, MN 55440-0673  
 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSDH 2013-1 Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com, dss@trustesolutions.net  
 Seymour Wasserstrum on behalf of Debtor Blanca Bacon mylawyer7@aol.com, ecf@seymourlaw.net  
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4